

**Information to identify the case:**

Debtor 1	<u>Michael N. Palm</u>	Social Security number or ITIN	xxx-xx-4465
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lee Ann Palm</u>	Social Security number or ITIN	xxx-xx-2370
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20303-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael N. Palm

Lee Ann Palm

4/16/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael N. Palm  
Lee Ann Palm  
Debtors

Case No. 17-20303-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael N. Palm, Lee Ann Palm, 1337 Beverly Road, McKeesport, PA 15133-3607
cr	+ South Allegheny School District, /co Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14355322	+ County of Allegheny, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14355324	Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709
14355325	+ Easy Pay Car Finance, PO Box 2549, Carlsbad, CA 92018-2549
14355327	+ FMA Alliance LTD, 11811 North Freeway, Suite 900, Houston, TX 77060-3292
14355329	Jefferson Regional Medical Center, PO Box 3475, Toledo, OH 43607-0475
14355334	+ South Allegheny School Dist & Portvue, c/o Kratzenberg, Lazzaro, Lawson, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Apr 16 2024 23:51:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	+ Email/Text: RASEBN@raslg.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14355318	+ Email/Text: kristin.villneave@allianceoneinc.com	Apr 16 2024 23:50:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
14963664	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14355320	^ MEBN		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 45

14394507	+ EDI: WFNNB.COM	Apr 16 2024 23:38:49	CBCS, PO Box 2724, Columbus, OH 43216-2724
14355319	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 17 2024 03:35:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14521211	+ Email/Text: bankruptcy@cavps.com	Apr 16 2024 23:59:59	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
14395624	+ Email/Text: ebnjts@grblaw.com	Apr 16 2024 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14355323	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2024 23:51:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14361840	EDI: DISCOVER	Apr 16 2024 23:58:57	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14519699	+ Email/Text: kburkley@bernsteinlaw.com	Apr 17 2024 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14355326	^ MEBN	Apr 16 2024 23:52:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14355328	+ Email/Text: bankruptcy@huntington.com	Apr 16 2024 23:37:22	ERC, PO Box 1259, Dept. 98696, Oaks, PA 19456-1259
14355321	EDI: JPMORGANCHASE	Apr 16 2024 23:52:00	Huntingdon National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15600729	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2024 03:35:00	Chase, P.O. Box 15299, Wilmington, DE 19850
14381891	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2024 23:59:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14382002	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 17 2024 00:00:12	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14411531	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2024 23:59:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14355332	EDI: CITICORP	Apr 16 2024 23:52:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14355330	^ MEBN	Apr 17 2024 03:35:00	NTB, P.O. Box 6003, Hagerstown, MD 21747
14355331	+ Email/Text: ngisupport@radiusgs.com	Apr 16 2024 23:37:20	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14638817	EDI: PRA.COM	Apr 16 2024 23:51:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14355333	+ EDI: SYNC	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14393656	+ Email/Text: Bankruptcy@keystonecollects.com	Apr 17 2024 03:35:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14386294	EDI: Q3G.COM	Apr 16 2024 23:51:00	Port Vue Borough, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14355335	Email/Text: amieg@stcol.com	Apr 17 2024 03:35:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14953511	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:50:00	State Collections, 2509 S. Stoughton Road, Madison, WI 53716
		Apr 16 2024 23:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 45

14393645	+ Email/Text: Bankruptcy@keystonecollects.com	Apr 16 2024 23:51:00	South Allegheny School District(Port Vue Borough), c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14355336	+ EDI: SYNC	Apr 17 2024 03:35:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
14357189	+ Email/Text: bankruptcy@huntington.com	Apr 16 2024 23:52:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15628844	+ Email/Text: RASEBN@raslg.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15453944	+ Email/Text: bkteam@selenefinance.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, et al., C/O SELENE FINANCE LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14423170	Email/Text: BNCnotices@dcmsservices.com	Apr 16 2024 23:51:00	University of Pittsburgh Physicians, PO Box 1123, Minneapolis MN 55440-1123
TOTAL: 39			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank Trust National Association, Not In Its I
cr		U.S. Bank Trust National Association, not in its i
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A dcarlon@kmlawgroup.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 45

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jennifer L. Cerce

on behalf of Creditor South Allegheny School District jlc@mbm-law.net

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Rcf2 Acquisition Trust mimcgowan@raslg.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Lee Ann Palm shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Michael N. Palm shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13